

# BANK OF HAWAII

Incorporated Under the Laws of the Territory of Hawaii.

CAPITAL, SURPLUS AND PROFITS,  
\$1,028,983.39

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Chas. M. Cooke, President  
P. C. Jones, Vice-President  
F. W. Macfarlane, 2nd Vice-President  
C. H. Cooke, Cashier  
J. H. Cooke, Asst. Cashier  
F. B. Damon, Asst. Cash. & Sec'y  
Z. K. Meyers, Auditor

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COMMERCIAL AND SAVINGS DEPARTMENTS.

Strict attention given to all branches of Banking

JUDD BUILDING, FORT STREET.

Claus Spreckels, Wm. G. Irwin.

**Claus Spreckels & Co.**  
BANKERS

HONOLULU, H. T.

San Francisco Agents—The Nevada National Bank of San Francisco.

DRAW EXCHANGE ON

SAN FRANCISCO—The Nevada National Bank of San Francisco.

LONDON—Union of London & Smith's Bank, Ltd.

NEW YORK—American Exchange National Bank.

CHICAGO—Corn Exchange National Bank.

PARIS—Credit Lyonnais.

BERLIN—Dresdner Bank.

HONGKONG AND YOKOHAMA—The Hongkong and Shanghai Banking Corporation.

NEW ZEALAND AND AUSTRALIA—Bank of New Zealand, and Bank of Australasia.

VICTORIA AND VANCOUVER—Bank of British North America.

TRANSACT A GENERAL BANKING AND EXCHANGE BUSINESS.

Deposits Received, Loans Made on Approved Security, Commercial and Travellers' Credits Issued. Bills of Exchange Bought and Sold.

COLLECTING PROMPTLY ACCOUNTED FOR.

ESTABLISHED IN 1830.

**BISHOP & CO.**  
BANKERS

Commercial and Travellers' Letters of Credit issued on the Bank of California and The London Joint Stock Bank, Limited, London.

Correspondents for the American Express Company, and Thos. Cook & Son.

Interest allowed on term and Savings Bank Deposits.

**YOKOHAMA SPECIE BANK**  
LIMITED.

Capital (Paid Up)... Yen 24,000,000.00

Reserved Fund..... 15,050,000.00

Special Reserved Fund 2,000,000.00

HEAD OFFICE, YOKOHAMA.

Branches and Agencies:

Tokio, Kobe, Osaka, Naganaki, London, Lyons, New York, San Francisco, Bombay, Hong Kong, Shanghai, Hankow, Chefoo, Tientsin, Peking, New Chang, Dalay, Port Arthur, Antung-Hsien, Liayang, Mukden, Tienling, Chungchun.

The bank buys and receives for collection bills of exchange, issues Drafts and Letters of Credit, and transact a general banking business.

Honolulu Branch 67 King Street

**Fire Insurance**

Atlas Assurance Company of London

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Providence Washington Insurance Company

The B. F. Dillingham Co., Ltd.

General Agents for Hawaii.

Fourth Floor, Stange-wald Building.

IF YOU WISH TO ADVERTISE IN NEWSPAPERS ANYWHERE AT ANYTIME

Call on or Write

**E. C. DAKES ADVERTISING AGENCY**

124 Sansome Street

SAN FRANCISCO, CALIF.

# TOWN TALK

By THE MAN ABOUT TOWN.

It's plain to see the campaign's on.

For candidates are smiling;

With cussing, Lucas is done

And his manner's most beguiling.

Hustace has the glad hand out.

And Lane is full of greeting;

Jarrett's ready for to shout

Aloud at every meeting.

Wise is wise as Wise can be,

Achi's slate is polished;

Rose and Fern will take a turn

To have something abolished.

Bernard's training with his chin

While Cathcart's saying little;

Watson's name is getting in—

Just watch young Watson whittle!

Logan's out to supervise,

Than he there's none the wiser;

There'll be some goodly exercise

When Logan's supervisor.

Robertson and Lunal Link

Are also in the run;

There'll be something done, I think,

With Link at Washington.

Moore is sowing seed apace

For something or the other;

And then there's Castro in the race

For votes enough to smother.

There's Shuffer Quinn and Plumber

Quinn-line and Harle-quinn;

The plumber has a lead-pipe cinch,

And the shuffer's out to win.

It's plain to see a hot campaign

Is going to be enacted;

Some old-time sports will run again

And talk will be protracted.

Don't worry and don't lose your sleep,

No matter who may run;

For politics, the mighty deep,

Is also, lots of fun.

♦ ♦ ♦ ♦ ♦

If you were down town on Labor

Day, you might be walking along

Merchant street have beheld a touching

spectacle showing how hard it is

to be a banker. The banks weren't open

that morning. Bishop & Co.'s bank is

on Merchant street and its interior is

easily seen through windows. If you

had happened along the street in the

early business hours of the morn, you

might have been privileged to enjoy

the spectacle of Hon. S. M. Damon,

head of the bank and leading financier

of the islands, both in public and private

affairs, calmly wielding a feather

duster to clean off the counters and

railings. It was a holiday and the

janitor didn't labor. But Sam Damon

died. All unconscious of the fact that

a small gathering stood on the corner

and watched his labors, he dexterously

dusted off the railings and counters

where his discerning eye saw patches

of dust.

♦ ♦ ♦ ♦ ♦

C. W. Ashford's complaint about the

use of the term "wireless" as a verb,

appears to be technically well ground-

ed, but it is useless. The word has

come to stay. Such terms spring into

being regardless of the rules of philo-

logy, and amid much gnashing of teeth

by those whose sensibilities are af-

fected, they find their way into the

dictionaries in the end. It used to

be very exasperating to many to see the

word "suicide" used as a verb. But

the news editors kept cheerfully on

using it and now what was once a

great atrocity has become very com-

mon. It will have to be accepted. By

a coincidence, just after reading Ash-

ford's complaint I ran across, in the

letters of Benjamin Franklin, his ob-

jections to various misuses of English.

One, for example was the employment

of the term "improve" as meaning

anything other than to ameliorate,

etc., his complaint being that it was

coming to be generally applied to mean

mere betterment of any kind, such for

example as improving property. The

use objected to is in the dictionaries

now. Who would think of complain-

ing of it today? Anyhow Ben Frank-

lin's kick shows that our Ashford is

in good company, if destined to dis-

appointment. The world will wire-

less on and we ought to be thankful

that quick invention of better terms

saves us from having to speak of horse-

lessing.

♦ ♦ ♦ ♦ ♦

Under the horrible influence of a

dinner of corn beef and cabbage, which

I think now should never be eaten ex-

cept when you are exercising with

Rooseveltian strenuously, I had a dream

the other night which shunted me

into the future and so mixed up some

of my local acquaintances that when I

saw them next day I almost inad-

vertently commiserated with them.

Hawaii had been placed under govern-

ment by commission, and I was walk-

ing down Fort street on a busy Satur-

day morning. Judging by the propor-

tion of Japanese stores on that

street, or rather by the few whites left,

I think it must have been about the

year 1915. Suddenly I became aware

that there was another American on

the street, a somewhat unusual oc-

currence, as I appeared to be impress-

ed, and my attention was directed to

him by his air of agitation. The per-

turbed individual proved to be Hon. J.

A. McCandless. He was just as young

as ever, though madder than I have yet

had the fortune to see him in propria

persona. As times were booming, and

not a single Japanese of my acquaint-

ance was unprosperous, I wondered

what could have happened to greatly

disturb a mind so deep and philosophi-

cal as that of the tallest McCandless.

"What sort of a country is this?" he

declaimed. "Hasn't a citizen got any

rights at all? Here's my building,—

it's no snap keeping paying tenants in

it at all since the Togo building of-

fered rooms at \$3 per month, and now

the commission has passed a resolu-

tion requiring me to reconstruct the

entire system of gutters. The act is

unjust, arbitrary and outrageous. But

what rights has a property owner in

this country anyhow?"

"You might," I began, "appeal to the

legis—"

Then the form of McCandless

faded away and amid a whirling con-

fusion of scenes which I don't know

whether belonged to the corn beef or

to the cabbage, there suddenly emerg-

ed the large features of the most puis-

sant and belligerent editor of the Ad-

vertiser, (which still maintained a

small English department, for the be-

nefit of patrons unable to read Japane-

se). He was frowning but slow of

speech and in the heavy tones which I

have listened to with pleasure at other

banquets which methought should have

outdone the effects of more corn-beef-

and-cabbage, he roared an invasion of

his rights. "I worked for the Ameri-

can flag here," he said "but what do

you think of this as a result?" He

produced a copy of an edict which had

passed the commission at the in-

stance of Commissioner Hasbun, for-

merly of Squeekind, Mo., and who had

had training as a member of the Phi-

lippine commission. It declared that

for the preservation of peaceful con-

ditions in the islands, the commission

had decided to revise all editorial or

political matter appearing in the daily

press, before allowing its publication.

After showing it to me, the editor

broke into a series of expressions that

woke me.

Again I slept. I met the only white

American resident of Makiki and, by

one of those peculiar exaggerations so

common in dreams, he was tearing out

his last hair. The condition of his

clothes indicated that he had fallen

into a puddle. "Damme," he screamed,

"I have been petitioning for five years

to have my sidewalk repaired and all

I get is notices that the matter will

receive attention. This morning I

fell in a puddle, and then went over

and accepted an offer from Isimoto

for my place, at a quarter of what

it cost me. I'm going to—"

Just then we reached the corner

and both fell in a rusty manhole, and

awakening in a cold sweat, I was afraid

to try to sleep again, so I picked up

a volume of inaugural addresses, of

which the pleasing assurances of an

American of being an American so

soothed my nerves that when the

gray dawn began to gather at the

window, I slept the sleep that only

comes to two classes,—those with clear

consciences and those with no con-

sciences at all.

♦ ♦ ♦ ♦ ♦

WAY OF A SOUTHERN S